ALL CAN'T HAVE 'EM

Plenty of Money Needed to Run a Yacht.

WHAT THE NOURMAHAL COSTS

The Wasp Is Worth \$13,000-James M. Waterbury's Rather Expensive Summer's Outing.

This week the Astor case, in which it is possible that the disinherited child, firs. Coleman Drayton, will make a contest for her share of the great William Astor estate, will be adjudi-

In a little courtroom on the second floor of the building just back of New York's city hall Surrogate Ransom dis-penses justice. It is civil war there year penses justice. It is civil war there your in and year out. It is brother against rother, mother against daughter, kin gainst kin. There all ties are sunred in the contest over great estates all friendships, all loving companionships become a bleak and barren memory, and it is death which has dealt too

justly or unjustly against one or the other of living kindred. Surrogate Ransom was listening to the testimony in a strange case while I was in his courtroom. The estate in volved was not five thousand dollars and yet the two disinherited children were clamoring for a share against mother and favorite child.

'Romances without end," said Capt. McIntyre, the surrogate's clerk. "Stowed away in our musty document rooms are the wills of all New York's testate dead, and some day the romancer who will found a great tale on fact will dig up the testimony of a noted case and will tell a stranger story than was ever conceived by human im-

Some time ago it was the Payer-weather case, in which a great estate was given over almost entirely to

Far back the Hammersleys were con testing for what is now the property of the duchess of Marlborough. Still farther back it was the Frank

The clerk was looking over the m

records, and each great case evoked an sting utterance as to its general shard Newcombe! Ah, yes. That

late one. He disinherited his hter. Alfred Bedlow! He disinhis wife and daughter and the estate over to a stranger. V. Burns! She was a niece of tria Woodhull. Disinherited her nd and left the estate to an old fard. Isaac Halsey! He distn-ed his wife and children." And so he went on from noted case to see, and when I had tabbed off a hun-

ses I went down into the old ent room and began my search romances of real life. Many a me of wills lies stored away in the ords. But the testimony in the in volumes, some so thick with dust red. But within were s of interesting facts. I turned to one of the 1880 volumes and ed over the will of Frank Leslie. He had given his entire estate, then badly tangled up and involved, to his wife, disinheriting his two sons, Alfred and Frank. They contested the will, claiming undue influence. Then came out the strange story of Henry Carter's life—that was the name of Frank Les-lise—of his first marriage and of his sec-ond wedding. The story of the life of Mrs. Squires, now Mrs. Frank Leslie Wilde, was told. Here a slur and there

a bit of praise.

The thrilling deathbed scenes were detailed by sons and wife. Alfred's story was a bit of vivid romance. He had gained access to his father's house a day or two before the death and told how the then speechless man had taken the son's hand, kissed it over and over

Then came the cold statements of the Leslie attorney who had drawn up the The sons, he testified, had, according to Mr. Leslie's statements. wronged the father and the disinheritwas the consequence. They had made his life a misery and he was clear-minded when he dictated the will then

eation for the wife. The world had eronged her and none but he knew of floes. All this Mr. Leslie had mentioned to his lawyer. Of course the contest was lost and the wife inherited the estate, now worth many millions.

The case of Rosa V. Burns was full of of Victoria Woodhall and Tennie C. Cisflin and had inherited quite an espeka, Kan. Her husband had left her se years before her death and she ed after that as the daughter of an old Spaniard named Fernando de Francisco Martin. With him she passed all her time, and in her will she left estate I may die possessed of to my friend and benefactor, Fernando de Francisco Martin." The husband and relatives contested in vain and the dard got the estate. But the testidis of either the legator or the

There are volumes in this old room hich must be handled tenderly. One these contains the will of the last of famous millionaire old maids, that ah Burr. She left \$4,000,000, all charity, ignoring a host of relatives o scrambied for the money. This position had all been arranged years here. Each sister made the other hor betr and the last was to give the socumulated estate over to the world. So

it was done, and the contest over the noble purpose has long since ended.

The will of the great New York lawyer, flichard Newcomba, who disinherited his daughter because she cloped with a theatrical manager named Lederer, finds something of a parallel in the testament of Jerome B. Fellows, whose daughter sued in vain for a share in the larger estate.

The will of J. D. Ingersoll, who die nherited his nearest of kin and gave his entire estate to utter strangers, was successfully contested on the ground of undue influence.

The brothers of Daniel R. Lyddy

made a vain attempt to secure pos-session of the estate, which was be-queathed to the wife, Mme Connelly, whose smuggling experiences are still fresh in the public mind. But the disinheritance of both wife

and children is by no means infrequent. Issue Halsey, the millionaire, dispos-sessed both wife and son and their contest was absolutely in vain. In the Astor family the practical dis

inheritance of Henry Astor marks a precedent for the last will of William precedent for the last will of william Astor. Nor was this act of inheritance single in its enforcement. It was a specific part of the will of the second John Jacob and of the late William

Another instance of disinheritance was that of Malcolm Ford, the noted athlete. The millions of the father were left entirely to two crippled sons, nor has the stronger brother ever by word or act endeavored to thwart the father's last wishes.

father's last wishes.

But there is a shade of injustice in these laws of inheritance which I found have not been materially changed for half a century. There was an old Roman law which permitted a court to throw out a will entirely if it was apparently unjust to heirs. On this the French law of inheritance is based. But the English and American are very the English and American are very much alike, and if the testator dies clear headed any disposition of his estate he may decree is construed to the letter.

Perhaps the most famous of Nev York's probate lawyers is ex-Surrogate Rollins, and to him I went for informa

"We really have a very sensible law in this state," said he, "though it might be wise to limit the testamentary power so as to make it impossible for a testa-tor to cut off his wife and children. As it is now the wife is not well protected. Her one-third life interest is of no par-ticular value. In fact, there is no inhibition against giving away the entire

"Grounds for contest? They are very few. One is the charge of undue influence, the other is incapacity, and the third is insufficient execution. By this latter I mean failure to follow the law's directions in the construction of a last will. We have no 'inofficious' wills, such as are provided for in the code now in operation in France. That contains at least the principle of the old Lex Romana, which provided for the annulment of wills that are unnatural and ratently unjust. The English ural and patently unjust. The English law is like ours; or rather ours is framed

on it.
"For fifty years there has been no change in the essential features of the law of wills or the law of inheritances. "There are three statutes, you know, that of wills, that of descent and that

of distribution. That of descent re-lates exclusively to realty and that of distribution to personal property. They I asked Mr. Rollins if it was possible

for a testator to provide in any way for keeping an estate practically intact, as it was believed was being done with the estate which has descended through from the original John Jacob Astor to William Waldorf Astor.

"No! There is no way of doing this. It cannot be done by the interposition of a trust provise or otherwise. A tes-tator has absolutely no power to con-trol the disposition of his estate, or any part of it, beyond the last survivor of two specified persons in existence at DAVID WECHSLER.

NEEDLE-AND-THREAD TREE. It Would Delight the Heart of a Seam

That there are more wor

and in the sky above it than ever Horatio imagined is a well-known fact which that worthy's most ardent admirers will not attempt to deny. Take for instance the famous needle-and-thread tree. Imagine such a luxury and the delights of going out to your tree and plucking a needle threaded all ready for use! Odd as it may seem to us there is, on the Mexican plains, just such a forest growth. The "tree" may not exactly be a tree in the true sense of the word, partaking as it does more of the nature and characteristics of a gigantic species of asparagus. It has large, thick, fleshy leaves, such as would remind one of the cactus, especially of the one popularly known as "prickly pear." The needles of the needle-and-thread tree are set along the edges of these thick, fleshy leaves. In order to obtain one fully equipped for sewing, it is only necessary to push the "needle" gently backward into the fieshy sheath (this to loosen it from the tough outside covering of the leaf), and then pull it gently from the socket. If this operation be properly carried out, one hundred or more fine fibers adhere one hundred or more fine fibers adhere to the thorn like so many spider webs. By twisting the "needle" during the drawing operation the thread can be made of any length desired. The action of the air on the fibers toughens them amazingly, a thread from it not larger than common No. 40 being capable of sustaining a weight of five pounds, about three times the tensile strength of common "six cord" spool cotton.—Philadelphia Press.

Mamma—Don't you know that your father is the mainstay of the family? Freddy—Golly, ain't be, though, and the spanker, too.—Jury.

KIN IS AGAINST KIN

Family War Is Quite Common With the Astors

AND FEUDS ARE THE RULE

Glimpses Into Musty Tomes of New York Wills-The Celebrated Leslie Case.

When James M. Waterbury chartered the Nourmahal, the Astor yacht, he agreed to return the vessel in the condition in which it was received. But the Nourmahal has been in collision with the steamer Maine and the little bill for repairs will be close to \$3,000. Add to this the \$3,000 monthly rental, the \$2,-000 monthly expense bill, and Mr. Waterbury's summer outing will come high, exceedingly high.

But the man who willingly spent \$10. 000 on an amateur circus won't mind it in the least. He will entertain his friends as lavishly as ever, and if inclined charter the yacht for another

No summer sport is relished with so much seal as that which an outing on the water affords. Pass through the Narrows of New York harbor to the outer bay and you cross the wakes of a thousand pleasure boats of all sizes and descriptions, from the smallest yawl to



massive steam yacht fitted out in the style of a palatial ocean passenger steamer. But to note the extent of this splendid sport one has but to look over the long list of New York yachts built by the Herreschoffs or in the Burgess yards, or to take a look at the magnificent proportions of the Wasp, the Glori-ana, the Pyxie, El Chico, the Hansell, the Fancy, the Hawk, all vessels of late designing, or at the Alva, the Conquer-or, the Nourmahal, steam 'yachts that cost all the way from \$150,000 to \$400,-000, the price at which the Vanderbilt craft, the Alva, is held; or perhaps to skim along the sound on the decks of that calm-water speeder, the Norwood. It is an expensive sport; perhaps as expensive as a stable of horses, and often as full of bitter disappointments. I had occasion recently to visit one of these ship-renting firms and the prices quoted me meant in almost every instance a neat annual income. I quote the prices and arrangements offer

"We will charter you a 40-foot steam yacht, no staterooms-just an open boat, you know, for \$28 a day, or, if taken by the month, at \$600. You furnish the fuel, we the captain and engineer. Or we can charter you a 75-foot pleasure yacht, with three or four staterooms, for \$1,500 a month, we supplying the crew and you 'grub' it."
"And what is the expense of fuel and

"That depends. You ought to figure on \$1,000 a month anyway for extras

"What can you charter the Alva for?"
"Well, I don't know that she can be chartered. But I can get you a 120-foot steam yacht, every bit as comfortable and enjoyable, for \$3,000 a month. Your expenses in this case would be \$3,000 s month extra. I can charter you s schooner yacht, complete, for \$1,200 a month, or a sloop for \$20 a day. But perhaps the wisest thing to do if you want a season's sport is to buy a steam yacht, a schooner or a sloop, and sell it for whatever it will bring at the end of the season. You can expend \$5,000 and get a splendid pleasure couft, or go as high as \$30,000, and get a neatly out-fitted 75-foot steam yacht."

But after all there is splendid sport in a good launch and the cost is comparatively small. You can buy a petrole launch 23 feet in length with a width of 4 feet 6 inches and of one-horse power, finished in ash or oak, for \$550. A launch of the same proportions for salt water use would probably cost \$550. The increased cost for salt water use is due to the expense for condensers and water tanks. The cost for launches 25, 30 and 38 feet in length, finished in ash, oak or mahogany, ranges from \$725 to \$1,200. These boats are constructed with cedar bottoms, copper riveted, overhang stern and pretty shear seats forward and aft of the motor. The rudder h of brass or iron running through the overhang or counter and fitted with a tiller and steering lines leading around the inside of the best leading around the inside of the boat, so that the steering can be done from any place. The motor is an automatic petroleum burner, generating steam. petroleum burner, generating steam.

The naphtha launches are constructed

on the same general plan and are about equal in cost. With a good engineer the danger is practically infinitesimal in either the naphtha, the petroleum or the kerosene launches. A forty-foot naphtha launch with a

draught twenty-six inches, fitted out with a neat cabin, and finely uphol-ered, will cost all the way from \$1,500 to In the line of smaller sailing craft I found the prices very reasonable. There is a combination row and sailboat, really a cathoat, which can be had all the way from \$150 to \$900. The latter is nineteen feet in length and can seat nine persons. It is supplied with rudder, tiller, yoke, foot-stretcher, buck-rests, anchor and rope, brass swivel rowlocks, atem and stern protectors, is nicely var-nished and polished and finished in col-

open cock-pit centerboard, sixteen feet long and holding four persons, is worth with sail \$250. From this the prices range up to \$500 for boats twenty-two feet in length and with a capacity for

ten persons.

In alcop-rigged bonts, with jib and maintail, the 25-footer will cost \$500 and the 50-footer \$1,500.

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Pain relieved in one minute by the
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New York is the Gunhilda, built for 500. Thomas T. Taber's new cabin catboat is built on the same general plan, and both are entered in some of the best regattas of the year.

To show the interest all over the

country in speedy sailing yachts I am told that the Herreschoffs a week or so ago sent out a 17-foot fin keel to Auburn, a 16-foot cat yawl to Lake Minne-tonka, Minn., the fourth to be sent there this season, and a 23-foot cat yawl to Conanticut park. They, of course, receive higher prices for all their work than those quoted above. 812,000 is considered cheap. But I was shown a number of newly-designed yachts in South Brooklyn, all of which, while chesper in price, seemed to all appearances as serviceable. One, a 25-foot boat, launched only a week or two ago, is built on the lines of the Gloriana. Her dimensions are 23 feet on the water-line and 40 feet over all. The frame is of oak, with yellow pine planking. She is finished in mahogany, and will be yawl-rigged with a small jib aft, as she is intended for cruising. I understand that she is sold for \$2,500.

Ogden Goelet, who owns the schoone yacht Norseman, is cheerfully paying out \$3,000 a month now for the steam yacht Thetis. As she is a steel vessel of 511 tons and 117 feet in length, Mr. Goelet will be able to entertain his friends lavishly, and with no end of

The so-called houseboat is coming into deserved popularity. About New York there is a vast area of water available for the quiet of houseboat life, as there is near almost every island city

Such a boat is much less expensive than a yacht. Allowing the same length for both the former one will cost from \$300 to \$500 to construct while the 40-foot yacht cannot be built for less than \$3,000 and perhaps not for much under \$5,000. In the houseboat the cabin should be 19x15 feet, allowing for pretty windows at the side and doors opening upon the deck. Several staterooms should be arranged on either side, each 61/x5 feet, room enough for an upper and lower folding berth.

At the aft end, to which a pa leads on either side of the cabin, is the kitchen. Then above it all arrange for a hurricane deck, thirty feet long by twelve feet wide, and you have a houseboat arranged with every detail that can add to comfort as far as the gen-eral plan is concerned. The furnishings can be as rich or as plain as your inclinations or your purse will permit. One thing that should never be forgotten in the equipment is the double set of anchors. As a rule the boat should be anchored bow and stern, so that she is securely guarded against a heavy wind. Manilla rope is suggested for mooring or possibly galvanized chain cable. Have a little dory ready for emergencies. They are extremely safe even when loaded down with a cargo. Then fitted out with a sprit-sail and centerboard they will give occasion for many a pleasant sail in a good stiff breeze, and save on other occasions the trouble of rowing. The question of moving the houseboat is one not so readily solved. On the river, where the current is strong, there need be no trouble, but on quiet waters where propulsion of some kind is necessary it is, perhaps, best to be fitted out with sails that can be adjusted to four or six masts, and when the breeze is favor able you will find the boat moving able you will find the boat moving along quietly, amoothly and without danger. Even with four hundred and thirty-two square feet of sail there need be no fear of capsizing in a squall, for by baving the ropes in perfect control the canvas can be lowered in a second's time.

These are several ways of building the float on which the house rests. As a rule it is advisable to give it to a ship or soow builder, even though the expense be a little greater than that charged by the carpenter who will build the upper part of the outfit for row.

The boat, scow, house, dory and mechanical outfit need not cost you more than five hundred dollars, and possibly you can contract to have the work done for three hundred dollars.

ALBERT EDWARD TYRRELL. posit
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Irms to State banks and Sharpening Files by Acid.

A new mode of sharpening files is recommended by German papers, namely, the use of acids. A metal sheet covered with a thin layer of charcoal is fastened upon the file, protecting the edges. This combination is laid into a solution of six parts of nitric acid and three parts of sulphuric acid in a hundred parts of water. The soid enta away all the inner parts of the file, leaving the protected edges unchanged, which are then sharpened for use.

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Bay View 5.75

BANK STATEMENTS. REPORT OF THE CONDITION

FOURTH NATIONAL BANK Of Grand Rapids, in the State of Michigan, the close of business, July 12, 1892.

RESOURCES.

Loans and discounts.

Overdrafts
U. S. bonds to secure circulation.
Stock set a titlea, etc.

Due from approved reserve agents.
Due from other National banks.
Due from State banks and bankers
Real estate and mortanges owned.
Furniture and fixtures.
Current expenses and taxes paid.
Premium on bonds for circulation.
Checks and other cash items.
Exchanges for circulation.
Exchanges for circulation.
Ritis of other banks.
Fractional paper currency, nickels and cents.

[tioid, \$12,105.00

Capital stock paid in apita stork pare in burnius fund individed profits National bank notes outstanding individual deposits subject to check \$100,802 55 Demand certificates of de

State of Michigan County of Kent sa.

I. Wm. H. Anderson, cashier of the above named bank, do soliminally swear that the above statement is true, to the best of my knowledge and bellet.

WM. H. ANDERSON, Deabler.

Sabseribed and sworn to before me this lest day of July, 1962.

Notary Public, Kent County, Mock.

Correct, attest:

C. Bezzana.

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